

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PA  
WILKES BARRE DIVISION**

In re: ROBERT L. SANTINI                                  Case No. 5:20-bk-02953  
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Debtor(s)    §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 10/05/2020.
- 2) The plan was confirmed on 03/04/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 07/07/2021.
- 5) The case was converted on 08/05/2021.
- 6) Number of months from filing or conversion to last payment: 9.
- 7) Number of months case was pending: 10.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 900.00
Less amount refunded to debtor(s)	\$ 0.00
<b>NET RECEIPTS</b>	<b>\$ 900.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 828.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 72.00
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 900.00</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
JOHN J. MARTIN, ESQUIRE	Lgl	0.00	NA	NA	828.00	0.00
RESURGENT CAPITAL SERVICES	Uns	1,140.00	1,425.63	1,425.63	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	1,149.00	1,149.00	1,149.00	0.00	0.00
FIVE STAR BANK	Uns	24,693.00	32,752.61	32,752.61	0.00	0.00
COMMONWEALTH OF	Pri	0.00	4,203.59	1,914.47	0.00	0.00
COMMONWEALTH OF	Sec	0.00	1,555.88	0.00	0.00	0.00
COMMONWEALTH OF	Uns	0.00	4,203.59	733.24	0.00	0.00
GATEWAY MORTGAGE GROUP, LLC	Sec	0.00	NA	NA	0.00	0.00
M & T BANK	Sec	0.00	3,593.52	0.00	0.00	0.00
PORTFOLIO RECOVERY	Uns	940.00	940.19	940.19	0.00	0.00
PORTFOLIO RECOVERY	Uns	371.00	370.95	370.95	0.00	0.00
PORTFOLIO RECOVERY	Uns	684.00	684.04	684.04	0.00	0.00
PORTFOLIO RECOVERY	Uns	3,377.38	3,377.38	3,377.38	0.00	0.00
NATIONAL BANKRUPCY SERVICES	Sec	18,087.00	18,238.72	2,592.58	0.00	0.00
CLLCN BUREAU OF THE HU	Uns	152.00	NA	NA	0.00	0.00
GATEWAY MORTGAGE GROUP, LLC	Sec	180,667.00	179,665.08	10,101.82	0.00	0.00
INTERNAL REVENUE SERVICE	Uns	1,200.00	NA	NA	0.00	0.00
PORTFOLIO RECOV ASSOC	Uns	20,997.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
THD/CBNA	Uns	3,377.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 10,101.82	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 2,592.58	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 12,694.40</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 1,914.47	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 1,914.47</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 41,433.04</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 900.00
Disbursements to Creditors	\$ 0.00
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 900.00</b>

12) The Trustee certifies that the foregoing summary is true and complete and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests that the Trustee be discharged and granted such other relief as may be just and proper.

Date: 08/12/2021

By: s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.